

State of Washington
Office of the Insurance Commissioner
1999 Washington Market Share and Loss Ratio
Line of Business: Accident and Health - Group

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Regence Blueshield	53902	WA	HCSC	\$1,180,548	25.28%	\$1,171,002	\$1,015,489	86.72%	731,479
2	Premiera Blue Cross	47570	WA	HCSC	\$729,382	15.62%	\$734,316	\$604,328	82.30%	457,018
3	Group Health Coop. Of Puget Sound	95672	WA	HMO	\$571,539	12.24%	\$567,165	\$514,954	90.79%	327,188
4	Washington Dental Service	47341	WA	HCSC	\$234,293	5.02%	\$234,015	\$211,550	90.40%	843,913
5	Premiera Healthplus	95630	WA	HMO	\$155,344	3.33%	\$155,344	\$126,656	81.53%	96,851
6	United Healthcare Ins Co	79413	CT	L&D	\$151,586	3.25%	\$152,949	\$124,245	81.23%	
7	Virginia Mason Grp Hlth Alliance	47376	WA	HCSC	\$135,580	2.90%	\$135,580	\$118,493	87.40%	77,853
8	Pacificare Of WA	48038	WA	HCSC	\$113,839	2.44%	\$113,559	\$96,673	85.13%	74,797
9	Options Health Care Inc	47055	WA	HCSC	\$113,157	2.42%	\$113,150	\$100,524	88.84%	61,247
10	Aetna US Healthcare Of WA	47060	WA	HCSC	\$105,914	2.27%	\$105,914	\$97,985	92.51%	81,486
11	Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$84,139	1.80%	\$82,997	\$82,063	98.88%	61,417
12	First Choice Health Plan	47046	WA	HCSC	\$80,653	1.73%	\$77,689	\$69,409	89.34%	56,294
13	Northwest Washington Medical Bureau	47309	WA	HCSC	\$73,919	1.58%	\$73,042	\$65,552	89.75%	46,522
14	Standard Ins Co	69019	OR	L&D	\$66,824	1.43%	\$67,249	\$68,432	101.76%	
15	KPS Health Plans In Rehabilitation	53872	WA	HCSC	\$63,579	1.36%	\$64,453	\$59,935	92.99%	33,845
16	Regencecare	95648	WA	HMO	\$48,847	1.05%	\$50,270	\$49,262	97.99%	41,316
17	Aetna US Healthcare Inc	95484	WA	HMO	\$47,042	1.01%	\$47,251	\$38,748	82.00%	37,019
18	Unum Life Ins Co Of Amer	62235	ME	L&D	\$34,357	0.74%	\$34,132	\$30,775	90.16%	
19	Aetna Life Ins Co	60054	CT	L&D	\$33,621	0.72%	\$32,513	\$21,553	66.29%	
20	Continental Assur Co	62413	IL	L&D	\$29,131	0.62%	\$28,369	\$21,241	74.87%	
21	Reliance Natl Ins Co	40592	DE	P&C	\$29,031	0.62%	\$28,829	\$28,940	100.39%	
22	Principal Life Ins Co	61271	IA	L&D	\$28,177	0.60%	\$28,581	\$28,705	100.43%	
23	United Of Omaha Life Ins Co	69868	NF	L&D	\$24,708	0.53%	\$23,965	\$12,687	52.94%	
24	Mega Life & Health Ins Co The	97055	OK	L&D	\$23,942	0.51%	\$24,142	\$10,785	44.67%	
25	Guardian Life Ins Co Of Amer	64246	NY	L&D	\$23,339	0.50%	\$23,414	\$18,363	78.43%	
26	Vision Service Plan	47317	WA	LHCSC	\$22,894	0.49%	\$22,911	\$16,813	73.38%	595,572
27	Regence NW Health	47350	WA	HCSC	\$22,709	0.49%	\$22,176	\$21,409	96.54%	16,729
28	Providence Health Plan	95005	OR	HCSC	\$20,356	0.44%	\$19,003	\$16,882	88.84%	12,345
29	Regence Health Maintenance OR Inc	96250	OR	HMO	\$18,880	0.40%	\$18,881	\$16,257	86.10%	12,572
30	Regence BCBS OR	54933	OR	HCSC	\$17,365	0.37%	\$17,340	\$15,838	91.34%	17,161
31	John Alden Life Ins Co	65080	MN	L&D	\$15,721	0.34%	\$15,622	\$12,145	77.74%	
32	Prudential Ins Co Of Amer	68241	NJ	L&D	\$15,099	0.32%	\$14,923	\$12,372	82.91%	
33	Fortis Benefits Ins Co	70408	MN	L&D	\$14,679	0.31%	\$14,576	\$12,250	84.04%	
34	Hartford Life & Accident Ins Co	70815	CT	L&D	\$14,066	0.30%	\$13,667	\$12,690	92.85%	
35	Foundation Health Systems Life	66141	CO	L&D	\$13,741	0.29%	\$13,333	\$14,443	108.32%	
36	Safeco Life Ins Co	68608	WA	L&D	\$13,733	0.29%	\$13,828	\$6,069	43.89%	
37	Connecticut General Life Ins Co	62308	CT	L&D	\$13,539	0.29%	\$13,902	\$12,482	89.79%	
38	United Healthcare Of WA	47095	WA	HCSC	\$13,468	0.29%	\$13,206	\$13,273	100.51%	24,842
39	New York Life Ins Co	66915	NY	L&D	\$12,815	0.27%	\$11,736	\$13,140	111.97%	
40	PFI Life Ins Co	86231	IA	L&D	\$11,161	0.24%	\$11,451	\$5,008	43.73%	
All 251 Other Companies					\$247,965	5.31%	\$249,079	\$171,495	68.85%	95,514
Totals (Loss Ratio is average)(4)					\$4,670,680	100.00%	\$4,655,526	\$3,989,913	85.70%	3,802,980

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC,

(2)Also means claims and benefits incurred. (3)Washington enrollment not provided by insurance companies. (4)Totals do not represent all health coverage in Washington